



Federal Employees
Group Life Insurance

**F E D E R A L
E M P L O Y E E S '
G R O U P
L I F E
I N S U R A N C E**

B A S I C L I F E +

OPTION A S t a n d a r d

OPTION B A d d i t i o n a l

OPTION C F a m i l y



**United States
Office of
Personnel
Management**

**Retirement
and
Insurance
Service**

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INTRODUCTION

Life Insurance Means Peace Of Mind For You And Your Family

Almost everyone needs life insurance. The amount is for you to decide. Through the Federal Employees' Group Life Insurance (FEGLI) Program, you have several choices in selecting the level of life insurance that's right for you. FEGLI offers:

Basic—equal to your salary rounded up to the nearest thousand, plus two thousand dollars,

Plus three types of **Optional insurance**:

Option A—Standard, in the amount of \$10,000.

Option B—Additional, in an amount from one to five times your annual basic pay.

Option C—Family, one to five multiples of coverage for your spouse and eligible children. Each multiple is equal to \$5,000 for the death of your spouse and \$2,500 for the death of each eligible child.

Some important points to keep in mind:

- If eligible, you are automatically enrolled in Basic, unless you waive it.
- You must take action to elect Optional insurance.
- The FEGLI Program offers low group rates and convenient payroll deductions.
- The Government pays one-third of the cost of your Basic life insurance. You pay 100% of the cost of Optional insurance.
- FEGLI is group term insurance. It does not have any cash or paid-up value. You cannot get a loan by borrowing from this insurance.
- The amount of life insurance one needs varies by individual. Some general guidelines to help you calculate your needs are on page 2.

FEGLI Service Standards

- When you use material we publish about the FEGLI Program, you will find that it is clear, factual, and gives you the information you need.
- We will assist you and your beneficiaries in a prompt, accurate, and courteous manner.
- Once a claim for benefits is fully documented, the Office of Federal Employees' Group Life Insurance (OFEGLI) will pay it within 10 working days.
- We will respond to correspondence within 30 days of receipt of your letter. If we need more information before giving you an answer, we will send you an interim response.

How Do I Choose The Right Amount Of Life Insurance?

Purchasing life insurance is a personal decision that only you can make. However, there are some general guidelines you may want to consider when making your decision.

You should first consider the funds your survivors need for immediate expenses, such as: uninsured medical costs, funeral expenses, lawyers' fees to settle an estate, debts, and taxes. Young single people, who often don't buy life insurance because they have no dependents, should consider that at a minimum, immediate expenses can amount to thousands of dollars and should be provided for in some way.

How Much Do I Need?

So you've decided that life insurance is a good idea for you. Now you'll want to determine how much you will need. This simple chart can help you come up with an estimate. Fill in the blanks to estimate your family's needs.

Life Insurance...How Much Is Enough?

- | | |
|--|----------------|
| 1. Five times your annual income = | \$ _____ (1) |
| 2. Annual expenses above and beyond daily living costs for you and your dependents =
(e.g., tuition, care for a disabled child or parent) | + _____ (2) |
| 3. Emergency funds =
(3 to 6 months of living expenses) | + _____ (3) |
| 4. Estimated amount for your funeral expenses =
(U.S. average is \$5,000 to \$10,000) | + _____ (4) |
| 5. Total the estimate of your family's needs
(add lines 1 through 4) | = _____ (5) |
| 6. Your total liquid assets =
(e.g., savings accounts, CDs, money market funds, existing life insurance) | - _____ (6) |
| 7. Subtract line 6 from line 5 and
enter the difference here: | = \$ _____ (7) |

The net result (line 7) is an estimate of the shortfall your family would face upon your death. Remember, these results are just rules of thumb. For a complete analysis of your needs, consult a financial planner.

Consider The Way Things Are...

In addition to completing the calculation above, there are some other situations you might want to consider when determining your need for life insurance.

Remember to take into account whether:

- You have a spouse.
- You have dependent children.
- You have an aging parent or disabled relative who depends on you for support.
- Your retirement annuity or savings are enough to insure your spouse's future against the rising cost of living.
- You have a sizable estate.
- You own a business.
- You have accumulated debt.

Be sure to reevaluate your life insurance needs every few years.

GENERAL INFORMATION

Who Is Eligible?

Most Federal employees, including part-time employees, are eligible to enroll in the Federal Employees' Group Life Insurance (FEGLI) Program. If you have a question about eligibility, see your human resources office. Participation is entirely voluntary. However, if you are eligible, you are automatically enrolled in Basic unless you waive this coverage. You will be enrolled in Optional insurance only if you elect it.

When Does My Coverage Begin?

Basic life insurance coverage is effective on the first day you enter in a pay and duty status unless you waive this coverage before the end of your first pay period. You may waive Basic at any time; the waiver will be effective at the end of the last day of the pay period in which your human resources office receives it.

Optional insurance for new employees is effective on the first day you are in a pay and duty status on or after the day your human resources office receives your affirmative election. **You have 31 days from the date of your appointment to an eligible position in order to elect Optional insurance.**

Pay and duty status means you are at work and not on annual or sick leave, excused absence, or otherwise absent from duty.

You must complete a *Life Insurance Election* (SF 2817) to waive insurance or to elect Optional insurance. If you do not complete an election form, you will automatically be enrolled in Basic only and your agency will withhold premiums from your pay.

What Is Basic Life Insurance?

Basic provides term life insurance at low group rates. The Federal Government pays one-third of the cost of your Basic life insurance. **If you are eligible, you are automatically enrolled in Basic unless you waive this coverage.**

Your Basic Insurance Amount (BIA) is equal to the greater of (a) your annual basic pay rounded up to the next \$1,000 plus \$2,000, or (b) \$10,000.

FEGLI also offers an **Extra Benefit** to employees under age 45, at no additional cost. This Extra Benefit doubles the amount of life insurance payable if you are age 35 or younger. Beginning on your 36th birthday, the Extra Benefit decreases 10% each year until, at age 45, there is no Extra Benefit.

You may use the life insurance worksheet on page 18 to compute your BIA and, if applicable, your Extra Benefit.

How Much Does Basic Life Insurance Cost?

Payroll Method	Withholding per \$1,000 insurance
Biweekly	\$0.1550
Monthly	\$0.3358

What If I Want Optional Insurance?

While Basic life insurance may be enough coverage for some people, others may want more protection. That's why the Federal Employees' Group Life Insurance (FEGLI) Program offers you three types of Optional insurance: Option A – Standard, Option B – Additional, and Option C – Family. **You must be enrolled in Basic in order to elect any Optional insurance.** You pay the full cost for all Optional insurance.

Enrollment in Optional insurance is not automatic. You must submit a completed *Life Insurance Election* (SF 2817) to your human resources office within 31 days of becoming eligible.

Option A – Standard

You may elect **Option A – Standard Life Insurance** in the amount of \$10,000.

How Much Does Option A Cost?

Your Age Group	Withholding for \$10,000 insurance	
	Biweekly	Monthly
Under 35	\$ 0.30	\$ 0.65
35 through 39	0.40	0.87
40 through 44	0.60	1.30
45 through 49	0.90	1.95
50 through 54	1.40	3.03
55 through 59	2.70	5.85
60 through 64	6.00	13.00
65 through 69	6.00	13.00
70 and over	6.00	13.00

For insurance withholding purposes, we assume you reach these ages in your first pay period that starts after your birthday.

Consider this example

Option B – Additional

You may elect **Option B – Additional Life Insurance** in an amount equal to one, two, three, four or five times your annual basic pay (after rounding up to the next \$1,000).

A 38-year-old employee, married with three children, paid on a biweekly basis, wants to get the maximum amount of Option B he can. He chooses five times his annual pay of \$39,500, which totals \$200,000. His cost is \$8.00 biweekly ($\0.04×200). Use the table below to calculate how this option could work for you.

How Much Does Option B Cost? *

Your Age Group	Withholding per \$1,000 insurance	
	Biweekly	Monthly
Under 35	\$ 0.03	\$ 0.065
35 through 39	0.04	0.087
40 through 44	0.06	0.130
45 through 49	0.10	0.217
50 through 54	0.15	0.325
55 through 59	0.31	0.672
60 through 64	0.70	1.517
65 through 69	0.70	1.517
70 and over	0.70	1.517

For insurance withholding purposes, we assume you reach these ages in your first pay period that starts after your birthday.

**These are the 1999 rates. They may change in future years.*

Option C – Family

You may elect **Option C – Family Life Insurance** to provide coverage for your spouse and eligible dependent children. When you elect Option C, all of your eligible family members are automatically covered. You may elect either one, two, three, four, or five multiples of coverage. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each of your eligible dependent children.

For example, if you elect three multiples, that means that if your spouse dies, you would receive \$15,000 (3 times \$5,000). If one of your eligible dependent children dies, you would receive \$7,500 (3 times \$2,500).

Each multiple is a unit. For example, if you elect two multiples, that means you have two multiples on your spouse and two multiples on your eligible dependent children. You cannot elect a number of multiples for your spouse that is different from the number of multiples for your eligible dependent children.

Eligible dependent children must be unmarried and under age 22, or if age 22 or over, incapable of self-support because of a mental or physical disability that existed before the child reached age 22. Eligible dependent children include your natural children, adopted children, stepchildren (if they live with you in a regular parent-child relationship), recognized natural children, and foster children (if they live with you in a regular parent-child relationship). Stillborn children are not covered.

If you have any questions about eligible family members, please consult your human resources office. That office is responsible for determining eligibility.

You receive Option C benefits; you cannot designate a beneficiary.

How Much Does Option C Cost?

Your Age Group	Withholding per Multiple	
	Biweekly	Monthly
Under 35	\$ 0.27	\$ 0.59
35 through 39	0.34	0.74
40 through 44	0.46	1.00
45 through 49	0.60	1.30
50 through 54	0.90	1.95
55 through 59	1.45	3.14
60 through 64	2.60	5.63
65 through 69	2.60 (3.00*)	5.63 (6.50*)
70 and over	2.60 (3.40*)	5.63 (7.37*)

For insurance withholding purposes, we assume you reach these ages in your first pay period that starts after your birthday.

**effective on your first pay period that starts on or after April 24, 2000*

What Is Accidental Death And Dismemberment (AD&D) Insurance?

Accidental Death and Dismemberment (AD&D) insurance provides additional funds in the event of a fatal accident or an accident that results in the loss of a limb or eyesight. For benefits to be paid, the death or loss must occur within 90 days after the accident and be a direct result of bodily injury sustained from that accident, independent of all other causes.

AD&D insurance is automatically included in Basic at no additional cost. It does not include the Extra Benefit, and is equal to your Basic Insurance Amount (BIA). AD&D insurance is also automatically included in Option A at no additional cost. It is equal to \$10,000.

AD&D Schedule Of Losses

The following is a list of covered losses under AD&D insurance and the corresponding amounts payable:

For the Loss of	The Amount Payable is
Life	Principal amount ¹
Two or more Members ²	Principal amount ¹
One Member ²	50% of Principal amount ¹
¹ The Principal amount is the full amount of AD&D insurance. For employees not enrolled in Option A, it is equal to their BIA. For employees enrolled in Option A, it is equal to the sum of their BIA plus \$10,000. The Principal amount is paid in addition to the regular payment for loss of life.	
² A Member is a hand, foot, or the sight in one eye.	
Note: For all losses resulting from any one accident, no more than the Principal amount is payable.	

The Office of Federal Employees' Group Life Insurance (OFEGLI) will not pay AD&D benefits if your death or loss in any way results from, is caused by, or is contributed to by:

- physical or mental illness;
- the diagnosis of or treatment of physical or mental illness;
- ptomaine or bacterial infection. (However, OFEGLI will pay AD&D benefits if the loss is caused by an accidentally sustained external wound.);
- hernia, no matter how or when sustained;
- a war (declared or undeclared), any act of war, or any armed aggression against the United States, in which nuclear weapons are actually being used;
- a war (declared or undeclared), any act of war, or any armed aggression or insurrection in which you are in actual combat at the time bodily injuries are sustained;
- suicide or attempted suicide;
- injuring yourself on purpose;
- illegal or illegally obtained drugs that you administer to yourself.

What If I Want To Change My Life Insurance Coverage?

If you waived all insurance or did not elect any Optional insurance when you were first hired, or you simply want different coverage than you have now, you have three opportunities to make changes: an open enrollment, a physical exam, or a life event.

Open Enrollment

An open enrollment is relatively rare. Your human resources office will give you more details about any upcoming open enrollment periods.

Physical Exam

As long as at least one year has passed since the effective date of your last waiver of life insurance coverage, you may get a physical exam at your own expense using the *Request for Life Insurance* (SF 2822). You and your agency must complete part of the form. Then you take the form to your physician or other medical professional. He or she will examine you, complete the rest of the form, and send the form to the Office of Federal Employees' Group Life Insurance (OFEGLI). If OFEGLI approves your request, your human resources office will automatically enroll you in Basic insurance, unless of course you already have Basic. You will have 31 days to elect Option A and/or elect Option B or increase your Option B multiples (up to a total of 5) by completing a *Life Insurance Election* (SF 2817) and submitting it to your human resources office. You cannot elect Option C or increase your Option C multiples by getting a physical exam—you can get Option C based on a life event, as described on page 9.

Your enrollment in Basic will be effective on the first day you are at work (not on leave) on or after the date OFEGLI approves your request. Your enrollment in Option A and/or Option B will be effective on the first day you are at work (not on leave) on or after the date OFEGLI approves your request and your human resources office receives your *Life Insurance Election* (SF 2817) electing such coverage.

Life Event

If you already have Basic, you may elect Option B or increase your multiples of Option B and/or elect Option C, or increase your multiples of Option C based on a life event. You must complete a *Life Insurance Election* (SF 2817) and submit it to your human resources office. The chart below lists the qualifying life events. You cannot elect Basic or Option A based on a life event—you can elect them by getting a physical exam as described on page 8.

If a life event occurred during the year following your waiver of Basic, you should contact your human resources office to find out what time limits may apply.

Life Event	Option B Multiples You May Elect (Up to Five Total)	Option C Multiples You May Elect (Up to Five Total)	Effective Dates
Marriage	The number of additional family members (spouse and eligible children*) you gain from the marriage.	Same as Option B, except acquiring a foster child counts as a life event for Option C purposes.	<p>If you submit SF 2817 before the event: date of event AND, for Option B, you are in a pay and duty status.</p> <p>If you submit SF 2817 after the event: date human resources office receives form AND, for Option B, you are in a pay and duty status.</p> <p>Time Limit: within 60 calendar days after date of event.</p>
Divorce	The total number of your eligible children.		
Death of Spouse	The total number of your eligible children.		
Children	The total number of eligible children* acquired in this event.		

*Acquiring a foster child does not count as a life event for Option B purposes.

Here is a summary of when you can add coverage:

If I Don't Already Have This Coverage, When Can I Get It?*			
	Open Enrollment	Wait a Year and Submit Acceptable Results of a Physical Exam	Experience a Qualified Life Event
Basic	Depends on details of open enrollment	YES	NO
Option A*	Same as Basic	YES	NO
Option B*	Same as Basic	YES	YES
Option C*	Same as Basic	NO	YES

* You must have Basic in order to elect any Optional insurance.

When Will My Life Insurance Stop?

Your life insurance coverage (including Accidental Death and Dismemberment [AD&D] insurance) as an employee will stop on the earliest of the following dates:

- The date you separate from Federal service (although you may be eligible to continue coverage as an annuitant or while in receipt of Workers' Compensation benefits).
- The end of a period of 12 months in nonpay status (although you may be eligible to continue coverage while in receipt of Workers' Compensation benefits). The 12 months may be continuous or broken by periods of less than 4 consecutive months of pay status.
- At the end of the last pay period in which your agency withheld life insurance premiums from your pay, if it determines that your pay will be insufficient to cover the withholdings for the next six months or more, and you decide that you do not want to pay these premiums directly.
- The end of the last day of the pay period during which your human resources office receives your *Life Insurance Election* (SF 2817) on which you voluntarily cancel (waive) some or all life insurance.
- The date the Government's life insurance contract ends.

Am I Entitled To A Temporary Extension Of My Life Insurance?

Yes, under certain circumstances. You will have a temporary extension of coverage for 31 days after your life insurance terminates, unless you voluntarily cancel (waive) coverage, or your annuity or Workers' Compensation benefits terminate. This temporary extension of coverage does not include AD&D insurance. See the FEGLI Handbook (RI 76-26) at www.opm.gov/insure/life for more details.

Can I Voluntarily Cancel My Insurance?

You may voluntarily cancel (waive) Basic, Option A, B, or C or reduce multiples of Option B and/or Option C at any time by completing a *Life Insurance Election* (SF 2817)*. Simply sign only for the insurance you wish to keep. If you do not sign for a particular type of insurance, you have cancelled (waived) it. If you cancel Basic insurance, you automatically cancel all forms of Optional insurance.

Life insurance coverage and deductions for the coverage you cancel stop at the end of the last day of the pay period in which your agency receives your election form canceling the coverage. Exception: For Option C, the effective date of the cancellation is retroactive to the end of the pay period in which you ceased to have any eligible family members. You will not have a temporary extension of coverage nor the right to convert nor port any insurance that you voluntarily cancel (See Conversion on page 12 and Portability on page 14).

*unless you have assigned your coverage, in which case only the assignee(s) may cancel your coverage.
See Assignment on page 11.

What Happens To My Insurance Coverage After Retirement?

Your retirement system will automatically continue your coverage after you retire if you retire on an immediate annuity and had such coverage for:

- the 5 years of service immediately before the commencing date of your annuity (for annuitants retiring under the Federal Employees Retirement System [FERS] who postpone receiving their annuity, the 5 years immediately before their separation date for annuity purposes), or
- all period(s) of service during which that coverage was available to you, and
 - you* do not convert the coverage to a private policy (see Conversion on page 13),
 - you* do not port the coverage (applicable to Option B only; see Portability on page 14).

If you meet the rules listed above for continuing your coverage into retirement, you will have several choices of how much insurance you wish to carry after you are age 65 and retired. You will be able to choose from three levels of coverage for your Basic. You will be able to choose from two levels of coverage for your Option B and Option C. You will not have a choice about Option A. Option A will reduce automatically once you are retired and age 65, but it will then be free.

You can get details on continuing coverage into retirement in the FEGLI Handbook (RI 76-26) at www.opm.gov/insure/life, in the FEGLI Pamphlet for Retirees (RI 76-12), and on SF 2818, *Continuation of Life Insurance Coverage as a Retiree or Compensationeer*.

** or your assignee(s), if applicable. See Assignment below.*

Miscellaneous Provisions

Assignment

“Assignment” means that you give ownership and control of your Basic, Option A, and Option B life insurance coverage to someone else. The insurance is still on your life and you must continue to pay for the coverage, but someone else “owns” and controls your coverage. You may assign your life insurance coverage to an individual, a corporation, or an irrevocable trust. You may assign your life insurance coverage to the Civil Service Retirement and Disability Fund in order to pay off amounts you owe to that Fund. Your decision to assign your life insurance coverage is irrevocable; you cannot cancel your assignment if you change your mind. You cannot assign Option C.

Only you may assign your life insurance coverage. A court-appointed guardian or someone with your power of attorney or other fiduciary may not. Your assignee(s) may reassign your life insurance coverage.

Enrollees generally assign insurance to comply with the requirements of a court order upon divorce, for inheritance tax purposes, to get money before death (for terminally ill and chronically ill persons only), or to satisfy a debt.

If you assign your insurance, you give up your rights to convert your coverage (see Conversion below), to designate beneficiaries, to port your Option B (see Portability on page 14), and to cancel your coverage. Only your assignee(s) may convert your coverage, designate beneficiaries, port your Option B, or cancel your coverage.

If you assign your life insurance coverage, neither you nor your assignee may elect Living Benefits (see page 13).

A court decree, court order, or court-approved property settlement agreement incident to your court decree of divorce, annulment, or legal separation, may direct you to assign your life insurance coverage to a specified person, unless you have previously made an assignment. However, such a court decree, order, or agreement would not serve as the assignment itself. You must still complete a valid *Assignment of Federal Employees' Group Life Insurance* (RI 76-10).

See the FEGLI Handbook (RI 76-26) at www.opm.gov/insure/life and the *Assignment of Federal Employees' Group Life Insurance* (RI 76-10) for more information.

Break In Service

When you return to work after a break in service of less than 180 days, your human resources office will automatically enroll you in the same coverage that you had in your prior position. You will have to qualify to elect other coverage (open enrollment, physical exam, or life event).

When you return to work after a break in service of 180 days or more, your human resources office will automatically enroll you in Basic and the same Optional insurance that you had in your prior position. You may elect more insurance (if you don't already have the maximum) within 31 days of your appointment to an eligible position.

If you experienced a qualifying life event during your break in service, see your human resources office for other time limits that may apply.

Conversion

Your Federal Employees' Group Life Insurance (FEGLI) coverage as an employee will end when you resign from your position, complete 12 months in a nonpay status, or retire. If you decide that you still need life insurance coverage, you may want to consider converting your FEGLI coverage to a non-group, individual policy. You will not have to get a physical exam. You may wish to convert your life insurance coverage if you do not qualify to carry it into retirement or compensation. But even if you do qualify, you may still wish to consider conversion instead. For example, you may wish to convert to avoid the mandatory reduction in Option A that starts when you are age 65 and retired. You may wish to continue Basic into retirement (if you qualify) and convert only some or all of your Optional insurance. The choice is yours.

You may convert to an individual policy an amount less than or equal to the total of your Basic and Options A and B (if applicable). However, you may not convert coverage if (1) you continue that same coverage as a retired employee or compensation, or (2) within 3 calendar days after your insurance stops you return to Government service in a position in which you are eligible for Federal Employees' Group Life Insurance (FEGLI) coverage, or (3) your insurance ends because you voluntarily cancel (waive) coverage, or (4) the Government's life insurance contract ends.

If you assign your insurance, you give up your right to convert your coverage. Only your assignee(s) may convert your insurance coverage.

You are responsible for finding out whether you qualify to convert your insurance coverage and for getting the necessary forms and information from your human resources office. The time in which you can convert is strictly limited, so you must act promptly.

Direct Payment Of Premiums

If your pay is too low to allow a withholding for life insurance premiums and your human resources office expects this condition to last more than six months, you will have a choice. You can choose either to terminate some or all of your insurance coverage or to continue the coverage and pay the premiums directly. Contact your human resources office for further details.

Incontestability

If your agency enrolls you in some FEGLI coverage by mistake, the Incontestability provision may apply. The erroneous enrollment and the applicable premium withholdings must have been in force for at least two years in your lifetime before the error is discovered. If that is true, then that erroneous enrollment becomes a valid enrollment. Contact your human resource office if you think this may apply to you.

Living Benefits

You may elect to receive a lump sum payment of your Basic insurance (Living Benefits) if you are terminally ill and have a documented medical prognosis that your life expectancy is 9 months or less. See the FEGLI Handbook (RI 76-26) at www.opm.gov/insure/life for more details.

Nonpay Status

Your life insurance coverage continues automatically at no cost to you for the first 12 months of nonpay status. The 12 months may be continuous or broken by periods of less than 4 consecutive months of pay status. Exception: If you are receiving compensation benefits during these first 12 months, your continued coverage will not be free — the Department of Labor will withhold premiums from your compensation payments. Your coverage as an employee will terminate after 12 months of nonpay status or separation from your agency, if earlier. At that time,

you will have the right to convert your coverage to an individual policy or continue coverage as a compensation, if eligible. You, or your assignee(s), if applicable, will also have the right to port your Option B, if eligible. Please see your human resources office for more details.

Portability

Under certain circumstances, you can choose to keep your Option B even if it would normally stop. This is called Portability of coverage. However, if you assigned your insurance, you cannot port your Option B. Only your assignee(s) can port. Only Option B is portable. You cannot port your Basic, Option A, or Option C insurance.

If you lose your Option B due to separation from Federal service or the end of 12 months of nonpay status, and you meet the 5 year/first opportunity rule discussed below, you may elect “portable” Option B. This means that you will continue your enrollment in Option B and will pay the same premiums that employees pay for Option B, based on your age. If you port your Option B, you cannot convert your Option B.

The 5 year/first opportunity rule means that you can “port” the lowest number of Option B multiples that were in effect for:

- (1) the 5 years of service immediately before the date you separate from Federal service or immediately before the date you end 12 months in nonpay status, or
- (2) all period(s) of service during which Option B was available to you, and
- (3) you, or your assignee(s), if applicable, do not convert your Option B to a private policy.

Ported Option B insurance will reduce by 50% of the original amount when you reach age 70 and will reduce to zero when you reach age 80.

You are responsible for finding out whether you qualify to port your Option B and for getting the necessary forms and information from your human resources office. The time in which you can port is strictly limited, so you must act promptly.

Reconsideration

You are entitled to reconsideration of an agency decision to deny you enrollment in one or more life insurance coverages or the opportunity to change coverage. The reconsideration process applies only to enrollment issues. You have 30 days from the date of your agency’s initial decision in which to request reconsideration.

You should send your request for reconsideration to the agency address shown in the initial decision letter you receive from your human resources office.

Workers’ Compensation

You may be eligible to continue your group coverage while receiving compensation payments from the U.S. Department of Labor, under certain conditions. Please see your human resources office if you are receiving compensation benefits.

Who Gets The Money After I Die?

When you die, the Office of Federal Employees' Group Life Insurance (OFEGLI) will pay life insurance benefits in a particular order, set by law:

- If you assigned ownership of your life insurance by filing an *Assignment of Life Insurance* (RI 76-10), OFEGLI will pay benefits:

First, to the beneficiary(ies) designated by your assignee(s), if any;

Second, if there is no such beneficiary, to your assignee(s).

- If you did **not** assign ownership and there **is** a valid court order* on file, OFEGLI will pay benefits in accordance with that court order.
- If you did **not** assign ownership and there is **no** valid court order* on file, OFEGLI will pay benefits

First, to the beneficiary(ies) you designated;

Second, if there is no such beneficiary, to your widow or widower;

Third, if none of the above, to your child or children, with the share of any deceased child distributed among descendants of that child (a court will usually have to appoint a guardian to receive payment for a minor child);

Fourth, if none of the above, to your parents in equal shares or the entire amount to your surviving parent;

Fifth, if none of the above, to the executor or administrator of your estate;

Sixth, if none of the above, to your other next of kin as determined under the laws of the State where you lived.

If you want payment to be made differently than listed above, and you have not assigned your life insurance and a valid court order* is not on file, you should designate a beneficiary. However, if you are satisfied with the order of payment listed above, you need take no action. A court-appointed guardian, or someone with your power of attorney, or other fiduciary may not designate a beneficiary for your insurance.

If there is a valid court order* on file, you may not change or submit a designation of beneficiary unless the person(s) named in the decree, order, or agreement agrees in writing or unless the decree, order or agreement is modified.

You may designate the Civil Service Retirement and Disability Fund as beneficiary in order to pay off amounts you owe to that Fund.

You cannot designate beneficiaries if you have assigned your insurance. Only the assignee(s) may designate beneficiaries.

* A valid court order refers to a certified court decree, court order, or court-approved property settlement agreement incident to your court decree of divorce, annulment, or legal separation that your human resources office receives on or after July 22, 1998, and before your death (if you are an employee or compensationner during the first 12 months of nonpay status) or the Office of Personnel Management receives on or after July 22, 1998, and before your death (if you are an annuitant or eligible compensationner after the first 12 months of nonpay status). Such an order must expressly provide for someone to receive your Federal Employees' Group Life Insurance (FEGLI) benefits.

Completing a *Designation of Beneficiary* (SF 2823) is the best way for you to make a designation for your Federal Employees' Group Life Insurance (FEGLI) benefits. If you wish to make a designation, you should complete this form and submit it to your human resources office. Your human resources office must receive the form before you die.

A designation made in any other document is valid only if the document specifies your FEGLI benefits, is signed by you, witnessed by two persons not named as beneficiaries, received by your human resources office before you die, and does not contain any errors that would cause its invalidity.

If you decide to file a designation, be sure it remains accurate and reflects your intentions. You should review your designation annually, and file a new designation whenever a beneficiary's address changes. Failure to do so may mean that the Office of Federal Employees' Group Life Insurance (OFEGLI) cannot locate your beneficiary and therefore cannot pay him or her the death benefits.

How Should Someone File A Claim?

Your beneficiary or other survivors must complete a *Claim for Death Benefits* (FE-6), and submit it, along with a certified death certificate, to your human resources office. Your beneficiary or other survivor should contact your human resources office for a claim form.

If you have Option C and an insured family member dies, contact your human resources office for the *Statement of Claim* (FE-6 DEP) which contains further instructions.

How Are Benefits Paid?

You will receive any Option C benefits, Living Benefits, or Dismemberment benefits that may be payable. You cannot designate a beneficiary for these benefits.

OFEGLI will send your beneficiary(ies) or other survivors a check for death benefits if the payment is less than \$7,500. For payments of \$7,500 or more, OFEGLI will open a money market account automatically in the name of the payee(s) and will mail a checkbook to the payee(s). The payee(s) may close the account immediately or write checks for any amount—from \$250 up to the entire balance in the account—at any time. There is no charge for checks, and the account balance earns interest from the day it is opened. At the time of payment, OFEGLI will send the payee(s) complete details about the account.

Someone who wrongfully causes your death cannot receive payment of death benefits.

There are no exclusions from payment of Basic or Optional insurance due to suicide. However, death by suicide does not qualify for Accidental Death and Dismemberment (AD&D) insurance.

SUMMARY

- If eligible, you are automatically enrolled in Basic, unless you waive it.
- You must take action in order to elect Optional insurance.
- You must be enrolled in Basic in order to elect Optional insurance.
- The Government pays one-third of the cost of your Basic life insurance. You pay 100% of the cost of Optional insurance.
- You can voluntarily cancel (waive) insurance coverage at any time unless you have assigned your coverage. If you cancel Basic insurance, you automatically cancel all forms of Optional insurance.
- For some types of coverage, you can elect more coverage by submitting acceptable results of a physical exam or by experiencing a qualifying life event.

TABLE OF EFFECTIVE DATES: NEWLY ELIGIBLE EMPLOYEES

	Basic	In Addition to Basic, You Elect			You Waive All Coverage
		Option A—Standard	Option B—Additional	Option C—Family	
Coverage	Automatic. Effective on first day in pay and duty status.	Effective on the first day you are in a pay and duty status on or after the date your human resources office receives your <i>Life Insurance Election</i> (SF 2817), IF they receive it within 31 days after your appointment to an eligible position. If they do NOT, you have waived Optional insurance and must qualify to cancel the waiver. Your opportunities to elect Optional insurance in the future will be limited.			If agency receives waiver during first pay period, it is effective on the day of receipt. If agency receives waiver after first pay period, it is effective on the last day of the pay period in which agency receives it.
Deductions	Begin with pay period in which coverage is effective.	Begin with pay period in which coverage is effective.			No deductions if agency receives waiver during first pay period. Deductions, if begun, stop on the last day of the pay period in which agency receives waiver.

LIFE INSURANCE WORKSHEET

Instructions	How much insurance you have	Instructions	How much it costs																								
BASIC																											
1. Enter your current actual rate of annual basic pay.*	\$	7a. Divide the amount in line 5 by \$1,000.																									
2. If not an even thousand, round up to the next thousand.	\$	7b. If you are paid biweekly, multiply line 7a by \$0.1550. If you are paid monthly, multiply line 7a by \$0.3358. This is how much you pay for Basic (the Extra Benefit based on your age at death is provided at no additional cost to you).	\$																								
3. Add \$2,000.	+\$2,000																										
4. Add the amounts in lines 2 and 3.	\$	<table border="1"> <thead> <tr> <th>Your Age</th> <th>Age Multiplication Factor</th> </tr> </thead> <tbody> <tr><td>35 or under</td><td>2.0</td></tr> <tr><td>36</td><td>1.9</td></tr> <tr><td>37</td><td>1.8</td></tr> <tr><td>38</td><td>1.7</td></tr> <tr><td>39</td><td>1.6</td></tr> <tr><td>40</td><td>1.5</td></tr> <tr><td>41</td><td>1.4</td></tr> <tr><td>42</td><td>1.3</td></tr> <tr><td>43</td><td>1.2</td></tr> <tr><td>44</td><td>1.1</td></tr> <tr><td>45 and over</td><td>1.0</td></tr> </tbody> </table>	Your Age	Age Multiplication Factor	35 or under	2.0	36	1.9	37	1.8	38	1.7	39	1.6	40	1.5	41	1.4	42	1.3	43	1.2	44	1.1	45 and over	1.0	There is no additional cost to you for the Extra Benefit.
Your Age	Age Multiplication Factor																										
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36	1.9																										
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41	1.4																										
42	1.3																										
43	1.2																										
44	1.1																										
45 and over	1.0																										
5. Enter the amount in line 4, or \$10,000, whichever is greater.	\$																										
6. Enter the Age Multiplication Factor* (from the table at the right).																											
7. Multiply the amount in line 5 times the amount in line 6. This is the total amount of Basic you have at your present age.*	\$																										
OPTION A – STANDARD																											
8. Enter \$10,000.	\$	8a. Enter the Option A cost for your age group from the table below. This is how much you pay for Option A.	\$																								
OPTION B – ADDITIONAL																											
9. Enter the amount in line 2.	\$	11a. Divide the amount in line 11 by \$1,000.																									
10. Enter the number of multiples you elect (1, 2, 3, 4, or 5).		11b. Enter the Option B cost for your age group from the table below.	\$																								
11. Multiply the amount in line 9 times the amount in line 10. This is the amount of your Option B coverage.	\$	11c. Multiply the amount in line 11a times the amount in line 11b. This is how much you pay for Option B.	\$																								
OPTION C – FAMILY																											
12. You may choose from 1 to 5 multiples of Family Coverage. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each of your eligible children.		12a. Enter the Option C cost for your age group from the table below: \$ _____ Enter the number of multiples you want (from 1 to 5): x _____ Multiply the cost by the number of multiples and enter that amount in the box at right.	\$																								
13. Add the amounts in lines 7, 8, and 11. This is the total amount of insurance on your life.	\$	13a. Add the amounts in lines 7b, 8a, 11c, and 12a. This is the total withholding for the life insurance you have on your life and your family.	\$																								

* The age multiplication factor that is used to calculate death benefits corresponds to your age at the time of your death.
You are calculating the amount of insurance that you have at your present age.

TABLE OF WITHHOLDING RATES


Your Age	Basic		Option A - Standard		Option B - Additional ¹		Option C - Family	
	Withholding per \$1,000 Insurance		Withholding per \$10,000 Insurance		Withholding per \$1,000 Insurance		Withholding per Multiple	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Under age 35			\$ 0.30	\$ 0.65	\$ 0.03	\$ 0.065	\$ 0.27	\$ 0.59
35 through 39			0.40	0.87	0.04	0.087	0.34	0.74
40 through 44			0.60	1.30	0.06	0.130	0.46	1.00
45 through 49			0.90	1.95	0.10	0.217	0.60	1.30
50 through 54	\$0.1550	\$0.3358	1.40	3.03	0.15	0.325	0.90	1.95
55 through 59			2.70	5.85	0.31	0.672	1.45	3.14
60 through 64			6.00	13.00	0.70	1.517	2.60	5.63
65 through 69			6.00	13.00	0.70	1.517	2.60	5.63 (6.50) ²
70 and over			6.00	13.00	0.70	1.517	2.60	5.63 (7.37) ²

If rates change, your human resources office will tell you.

¹ These are the 1999 rates. They may change in future years.

² effective on your first pay period that starts on or after April 24, 2000

SAMPLE ELECTION FORM

 Life Insurance Election Federal Employees' Group Life Insurance Program <small>See Privacy Act Statement on back of Part 3</small>		Form Approved: OMB No. 3206-0230																										
1 General Instructions By law, unless you waive all coverage or are ineligible, you are automatically covered for Basic life insurance as an employee. When you first become eligible for FEGLI, you may (1) elect Basic and any or all of the options, (2) elect Basic but decline all of the options, or (3) waive all life insurance coverage. If you are changing a previous election, see the back of Part 3 - Employee Copy. <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <ul style="list-style-type: none"> • Read the back of Part 3 - Employee Copy carefully. • Assignees completing this form should read Items 5 and 6 on the back of Part 3. • Do not separate the parts. Give this form to your employing office which will complete the form and return your copy to you. </div> <div style="text-align: right;"> Give your name and identifying information. </div> </div> <p style="text-align: center; margin-top: 10px;">This election supersedes all previous elections.</p>																												
2 Fill in identifying information concerning the employee. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="padding: 2px;"> Name (Last) (First) (Middle) Employee's Name </td> <td style="padding: 2px;"> Date of birth (mm/dd/yyyy) 99/99/9999 </td> <td style="padding: 2px;"> Social Security Number 999 99 9999 </td> </tr> <tr> <td style="padding: 2px;"> Employing department or agency Employee's Agency </td> <td style="padding: 2px;"> OWCP claim number, if applicable </td> <td colspan="2" style="padding: 2px;"> Department or agency location where employee works (City, state, ZIP Code) City, State, 99999 </td> </tr> </table>			Name (Last) (First) (Middle) Employee's Name		Date of birth (mm/dd/yyyy) 99/99/9999	Social Security Number 999 99 9999	Employing department or agency Employee's Agency	OWCP claim number, if applicable	Department or agency location where employee works (City, state, ZIP Code) City, State, 99999																			
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3 To elect or retain Basic, sign and date below. If you do not sign for Basic, you may not elect or retain any form of optional insurance. If you do not want any insurance at all, skip to Section 5. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; text-align: center; vertical-align: middle;">Basic</td> <td style="padding: 2px;"> I want Basic. I authorize deductions to pay my share of the cost. (Basic may be provided without cost to Postal Service employees.) Signature (Do not print. Only the Employee/Assignee may sign. Signatures by guardians, conservators or through a power of attorney are not acceptable.) <div style="text-align: right; margin-top: 10px;"> Employee's Signature </div> </td> <td style="width: 15%; padding: 2px;"> Date (mm/dd/yyyy) 04/24/1999 </td> </tr> </table>			Basic	I want Basic. I authorize deductions to pay my share of the cost. (Basic may be provided without cost to Postal Service employees.) Signature (Do not print. Only the Employee/Assignee may sign. Signatures by guardians, conservators or through a power of attorney are not acceptable.) <div style="text-align: right; margin-top: 10px;"> Employee's Signature </div>	Date (mm/dd/yyyy) 04/24/1999																							
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4 If you signed for Basic in item 3 above, you may elect or retain any or all of the following options (UNLESS you have previously waived any or all of these options, in which case you may elect only those options which you are eligible to elect as outlined in the FEGLI booklet.) Sign the box(es) below for any option(s) you are eligible for and wish to elect or retain. If you waive one or more of the options, your future opportunities to enroll in it are strictly limited. You will not be covered for any option(s) for which you do not sign below, regardless of whether you previously elected the option(s). <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%; text-align: center;">Option A - Standard</th> <th style="width: 33%; text-align: center;">Option B - Additional</th> <th style="width: 33%; text-align: center;">Option C - Family</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;"> I want Option A. 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5 If you want NO life insurance coverage, sign and date below. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; text-align: center; vertical-align: middle;">Waiver of all life insurance coverage</td> <td style="padding: 2px;"> I want no life insurance coverage. I understand that any life insurance I have will stop at the end of the last day of the pay period in which my employing office receives this waiver. Further, I cannot get Basic life insurance unless (1) I wait at least 1 year after I sign this form and submit satisfactory results of a physical, or (2) I have a break in Federal service of at least 180 days, or (3) I participate in an open enrollment period, which is held infrequently. I understand that I cannot get any optional insurance unless I first have Basic. I understand that my decision to waive life insurance coverage now may affect my eligibility for coverage as a retiree. Signature (Do not print. Only the Employee/Assignee may sign. Signatures by guardians, conservators or through a power of attorney are not acceptable.) <div style="text-align: right; margin-top: 10px;"> Employee's Signature </div> </td> <td style="width: 15%; padding: 2px;"> Date (mm/dd/yyyy) 04/24/1999 </td> </tr> </table>			Waiver of all life insurance coverage	I want no life insurance coverage. I understand that any life insurance I have will stop at the end of the last day of the pay period in which my employing office receives this waiver. Further, I cannot get Basic life insurance unless (1) I wait at least 1 year after I sign this form and submit satisfactory results of a physical, or (2) I have a break in Federal service of at least 180 days, or (3) I participate in an open enrollment period, which is held infrequently. I understand that I cannot get any optional insurance unless I first have Basic. I understand that my decision to waive life insurance coverage now may affect my eligibility for coverage as a retiree. Signature (Do not print. Only the Employee/Assignee may sign. Signatures by guardians, conservators or through a power of attorney are not acceptable.) <div style="text-align: right; margin-top: 10px;"> Employee's Signature </div>	Date (mm/dd/yyyy) 04/24/1999																							
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6 To be completed by agency. Remarks: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%; padding: 2px;"> Name and address of employing office </td> <td style="width: 20%; padding: 2px;"> Date received in employing office (mm/dd/yyyy) </td> <td style="width: 20%; padding: 2px;"> Effective date of coverage (mm/dd/yyyy) </td> </tr> <tr> <td colspan="3" style="padding: 2px;"> I followed the instructions on the back of Part 1. </td> </tr> <tr> <td colspan="3" style="padding: 2px;"> Signature of authorized agency official </td> </tr> </table>			Name and address of employing office	Date received in employing office (mm/dd/yyyy)	Effective date of coverage (mm/dd/yyyy)	I followed the instructions on the back of Part 1.			Signature of authorized agency official																			
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<p style="font-size: x-small; text-align: center;">The employee's copy of this form, when completed by the employing office, together with the FEGLI booklet (RI 76-21 or RI 76-20 for Postal Service employees) constitute the employee's Certificate of Insurance.</p> <p style="text-align: center; font-size: x-small;">PART 1 - File in Official Personnel Folder</p> <p style="text-align: center; font-size: x-small;">NSN 7540-01-231-4280 2817-103</p> <p style="text-align: right; font-size: x-small;">Standard Form 2817 Rev. April 1999 Prior editions obsolete and unusable</p>																												

- When you have completed the form, give all three copies to your human resources office.
- Your human resources office will return Part 3 to you.

CHANGES AND CLARIFICATIONS

This Booklet incorporates the following changes and clarifications:

- Changes due to Public Law 105-205, enacted July 22, 1998:
Recognition of court orders in the payment of life insurance proceeds and in directing assignments.
- Changes due to Public Law 105-311, enacted October 30, 1998:
 - Elimination of the maximum amount of Basic and Option B coverage available;
 - Election of unreduced Option B at retirement;
 - Election of portable Option B upon separation or end of continued coverage while in nonpay status for employees who meet the 5-year/first opportunity requirement;
 - Increase in available Option C coverage;
 - Election of unreduced Option C at retirement;
 - Coverage for foster children under Option C;
 - Direct payment of premiums when pay is insufficient to cover the required premiums; and
 - Addition of incontestability provision to the law.
- Revised Premiums and Additional Age Groups:
 - This Booklet reflects reduced premiums for Basic insurance and in most age groups for Optional insurance. It also reflects additional age groups. The previous upper age group was “60 and over.” We replaced that with three new age groups: 60–64, 65–69, and 70 and over.
 - This Booklet reflects a change in determining your age. For insurance withholding purposes, we now assume that you reach the next age group in your first pay period that starts after your birthday. For example, if you will be age 50 on June 4, you will begin paying the premium for the “50 through 54” age group in the pay period that starts after June 4.
- General Clarifications:
 - This Booklet clarifies when life insurance coverage stops and when there is a temporary extension of coverage.
 - This Booklet has been rewritten in certain places to incorporate plain language.

LIFE INSURANCE FORMS

Unless otherwise noted, the following life insurance forms and publications are available on the Internet at www.opm.gov/insure/life. You may also wish to check with your human resources office. Some agencies have automated versions of some of these forms.

Standard Forms

SF 2817	Life Insurance Election
SF 2818	Continuation of Life Insurance
SF 2820	Certification of Insured Employees' Retired Status
SF 2822	Request for Insurance
SF 2823	Designation of Beneficiary

Office of Personnel Management Forms

OPM 1482	Agency Certification of Status of Reemployed Annuitants
RI 76-10	Assignment of Life Insurance

Office of Federal Employees' Group Life Insurance Forms

FE-6	Claim for Death Benefits
FE-6DEP	Statement of Claim—Option C
FE-7	Claim for Accidental Dismemberment
FE-8*	Claim for Living Benefits

** Available only from the Office of Federal Employees' Group Life Insurance (OFEGLI) by calling 1-800-633-4542*

Booklets, Pamphlets, and Handbooks

RI 76-12	FEGLI Pamphlet for Retirees
RI 76-20	FEGLI Booklet (Postal)
RI 76-21	FEGLI Booklet (non-Postal)
RI 76-26	FEGLI Handbook